

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: ERIC LYNN TABB and
CECELIA ANN TABB

§ Case No. 15-14046
§ Hon. JACQUELINE P. COX
§ Chapter 7
§

Debtor(s)

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that
ALLAN J. DeMARS, trustee of the above styled estate, has filed a
Final Report and the trustee and the trustee's professionals have filed final fee applications, which are
summarized in the attached Summary of Trustee's Final Report and Application for Compensation.

The complete Final Report and all applications for compensation are available for inspection at
the Office of the Clerk, at the following address:

219 S. Dearborn Street
7th Floor
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the
Final Report, must file a written objection within 21 days from the mailing of this notice, serve a
copy of the objections upon the trustee, any party whose application is being challenged and the United
States Trustee. A hearing on the fee applications and any objection to the Final Report will be held
at 9:30am on 12/10/2015 in Courtroom 680, Dirksen Federal Building Courthouse,
219 S. Dearborn Street
Chicago, IL

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay
dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: _____

By: Clerk U. S. Bankruptcy Court

(Title of person signing form)

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

19 S. LaSalle St.
Suite 902
Chicago, IL 60603

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: ERIC LYNN TABB and CECELIA ANN TABB	§ § § §	Case No. 15-14046 Hon. JACQUELINE P. COX Chapter 7
Debtor(s)		

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

<i>The Final Report shows receipts of</i>	\$25,000.00
<i>and approved disbursements of</i>	\$41.85
<i>leaving a balance on hand of¹</i>	\$24,958.15

Claims of secured creditors will be paid as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Claim Asserted</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE		\$0.00	\$0.00	\$0.00	\$0.00

Total to be paid to secured creditors: \$0.00

Remaining balance: \$24,958.15

Applications for chapter 7 fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Trustee, Fees</i> ALLAN J. DeMARS	\$3,250.00	\$0.00	\$3,250.00
<i>Trustee, Expenses</i> ALLAN J. DeMARS	\$28.74	\$0.00	\$28.74
<i>Attorney for Trustee, Fees</i> ALLAN J. DeMARS	\$2,232.50	\$0.00	\$2,232.50
<i>Attorney for Trustee, Expenses</i> ALLAN J. DeMARS	\$0.00	\$0.00	\$0.00
<i>Accountant for Trustee, Fees</i>			
<i>Accountant for Trustee, Expenses</i>			
<i>Auctioneer, Fees</i>			
<i>Auctioneer, Expenses</i>			

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Charges, U.S. Bankruptcy Court

Fees, United States Trustee

Other

Total to be paid for chapter 7 administrative expenses: \$5,511.24

Remaining balance: \$19,446.91

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Total Requested</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
<i>Attorney for Debtor, Fees</i>			
<i>Attorney for Debtor, Expenses</i>			
<i>Attorney for</i> , <i>Fees</i>			
<i>Attorney for</i> , <i>Expenses</i>			
<i>Accountant for</i> , <i>Fees</i>			
<i>Accountant for</i> , <i>Expenses</i>			
<i>Other</i>			

Total to be paid for prior chapter administrative expenses: \$0.00

Remaining balance: \$19,446.91

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$8,079.87 must be paid in advance of any dividend to general (unsecured) creditors.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Allowed priority claims are:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
1	Internal Revenue Service	\$8,079.87	\$0.00	\$8,079.87
Total to be paid for priority claims:				\$8,079.87
Remaining balance:				\$11,367.04

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$122,602.15 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 9.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
2	Quantum3 Group agent for Comenity Bank	\$1,057.81	\$0.00	\$97.37
3	Quantum3 Group agent for Comenity Bank	\$495.84	\$0.00	\$45.64
4	Capital One Bank (USA) N.A.	\$1,097.37	\$0.00	\$101.01
5	Capital One Bank (USA) N.A.	\$990.80	\$0.00	\$91.20
6	Capital One Bank (USA) N.A.	\$1,822.80	\$0.00	\$167.78
7	U.S. Department of Education	\$52,390.99	\$0.00	\$4,822.40
9	U.S. Department of Education	\$58,055.53	\$0.00	\$5,343.80
10	PYOD, LLC assignee of Citibank	\$6,691.01	\$0.00	\$615.89
11	PYOD, LLC assignee of Citibank	\$890.33	\$0.00	\$81.95
Total to be paid for timely general unsecured claims:				\$11,367.04
Remaining balance:				\$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
NONE		\$0.00	\$0.00	\$0.00
Total to be paid for tardily filed general unsecured claims:				\$0.00
Remaining balance:				\$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$1,444.72 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim No.</i>	<i>Claimant</i>	<i>Allowed Amount of Claim</i>	<i>Interim Payments to Date</i>	<i>Proposed Payment</i>
1	Internal Revenue Service	\$1,444.72	\$0.00	\$0.00
Total to be paid for subordinated claims:				\$0.00
Remaining balance:				\$0.00

Prepared By: /s/ ALLAN J. DeMARS

Trustee

Trustee's Name:

ALLAN J. DeMARS

Trustee's Address:

19 S. LaSalle Street
Suite 902
Chicago, IL 60603

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 6 of 7
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Eric Lynn Tabb
 Cecelia Ann Tabb
 Debtors

Case No. 15-14046-JPC
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: dross
 Form ID: pdf006

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 Total Noticed: 38

Date Rcvd: Nov 06, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2015.

db/jdb
 23195322 +Eric Lynn Tabb, Cecelia Ann Tabb, 8850 S. Longwood Dr., Chicago, IL 60643-5940
 +Anuel Adams, Acct # - 3086, C/O Bruce Farrel Dorn, 120 North LaSalle Street, # 1900,
 Chicago, IL 60602-2415
 23195321 +Ashley Coleman, Acct # - 3086, C/O Dispartti Law Group, 100 North LaSalle Street, # 1616,
 Chicago, IL 60602-2636
 23195312 +Capital One, Acct # - 0933, P.O. Box 30281, Salt Lake City, UT 84130-0281
 23195313 +Capital One, Acct # - 1097, P.O. Box 30281, Salt Lake City, UT 84130-0281
 23195307 +Capital One Auto, Acct # - 0884, P.O. Box 259407, Plano, TX 75025-9407
 23195326 +Capital One Bank, Acct # - 3401, P.O. Box 30281, Salt Lake City, UT 84130-0281
 23503315 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
 23195308 +Carmax Auto Finance, Acct # - 1166, 225 Chastain Meadows Court, Kennesaw, GA 30144-5897
 23195314 Carson's, Acct # - 1040, P.O. Box 1827789, Columbus, OH 43218
 23195327 +Carson's, Acct # - 1037, P.O. Box 182789, Columbus, OH 43218-2789
 23195316 +Chase, Acct # - 3613, P.O. Box 15298, Wilmington, DE 19850-5298
 23195315 +Chase, Acct # - 6503, P.O. Box 15298, Wilmington, DE 19850-5298
 23195317 +Citibank, Acct # - 3637, P.O. Box 6497, Sioux Falls, SD 57117-6497
 23378897 +Citibank Card, P.O. Box 6497, Sioux Falls, SD 57117-6497
 23195323 +City of Chicago, Acct # - 3086, 30 North LaSalle Street, # 800, Chicago, IL 60602-3542
 23195324 +Comenity Bank/NY & Co., Acct # - 1323, P.O. Box 182789, Columbus, OH 43218-2789
 23195330 Department of the Treasury, Internal Revenue Service, P.O. Box 64338,
 Philadelphia, PA 19101-7346
 23195310 +Fedloan Servicing, Acct # - 3167, P.O. Box 60610, Harrisburg, PA 17106-0610
 23195305 +MGC Mortgage, Inc., Acct # - 5126, 1 Corporate Drive, # 360, Lake Zurich, IL 60047-8945
 23195325 +Macy's, Acct # - 6887, P.O. Box 8218, Mason, OH 45040-8218
 23195318 +Macy's, Acct # - 7492, P.O. Box 8218, Mason, OH 45040-8218
 23378898 +Macy's Card, P.O. Box 8218, Mason, OH 45040-8218
 23195311 +Peoples Energy, Acct # - 4945, 200 East Randolph, Chicago, IL 60601-6302
 23195319 +Peoples Energy, Acct # - 5683, 200 East Randolph, Chicago, IL 60601-6302
 23195306 +SLs, Acct # - 3689, 8742 Lucent Boulevard, # 300, Highlands Ranch, CO 80129-2386
 23195328 +Sears, Acct # - 4547, P.O. Box 6282, Sioux Falls, SD 57117-6282
 23195309 Silverleaf Resorts, Inc., Acct # - 0000, P.O. Box 358, Dallas, TX 75313
 23566075 U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184,
 Harrisburg, PA 17106-9184
 23195329 +U.S. Department of Education, Acct # - 1776, P.O. Box 7859, Madison, WI 53707-7859
 23672798 +US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

23573871 +E-mail/Text: coafinternalbkteam@capitaloneauto.com Nov 06 2015 19:05:03
 Capital One Auto Finance, a division of Capital One, N.A., PO Box 60511,
 City Of Industry CA 91716-0511
 23215721 +E-mail/PDF: ebnnotices@ascensioncapitalgroup.com Nov 06 2015 19:35:20
 Capital One Auto Finance, a division of Capital On, P.O. Box 201347,
 Arlington, TX 76006-1347
 23195331 E-mail/Text: rev.bankruptcy@illinois.gov Nov 06 2015 19:03:31
 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338,
 Chicago, IL 60664-0338
 23378896 +E-mail/Text: cio.bncmail@irs.gov Nov 06 2015 19:02:53 Internal Revenue Service,
 P.O. Box 7317, Philadelphia, PA 19101-7317
 23726357 +E-mail/PDF: resurgentbknofications@resurgent.com Nov 06 2015 19:11:26
 PYOD, LLC its successors and assigns as assignee, of Citibank, N.A.,
 Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
 23444178 E-mail/Text: bnc-quantum@quantum3group.com Nov 06 2015 19:03:10
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 23195320 +E-mail/PDF: gecsedirecoverycorp.com Nov 06 2015 19:11:15 SYNCR/TJX Co, Acct # - 1601,
 P.O. Box 965015, Orlando, FL 32896-5015

TOTAL: 7

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0752-1

User: dross
Form ID: pdf006

Page 2 of 2
Total Noticed: 38

Date Rcvd: Nov 06, 2015

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2015 at the address(es) listed below:

Allan J DeMars on behalf of Trustee Allan J DeMars alland1023@aol.com
Allan J DeMars alland1023@aol.com
Crystal V Sava on behalf of Creditor Beal Bank USA ccaceres@alolawgroup.com,
bankruptcy@alolawgroup.com
Michael W Van Zalingen on behalf of Debtor Eric Lynn Tabb mwvz@yahoo.com
Michael W Van Zalingen on behalf of Joint Debtor Cecelia Ann Tabb mwvz@yahoo.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Stephen S Newland on behalf of Petitioning Creditor Ashley Coleman steve@newlandlaw.com,
mike@newlandlaw.com;lori@newlandlaw.com
Steven C Lindberg on behalf of Creditor Beal Bank USA bankruptcy@fallaw.com

TOTAL: 8